

Fill in this information to identify the case:

Debtor 1 Melanie Louise Schwent

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of WASHINGTON

Case number 22-40780-MJH

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Court claim no. (if known): 16-1

Last 4 digits of any number you use to identify the debtor's account: 2584

Date of payment change: 7/1/2023
Must be at least 21 days after date of this notice

New total payment: \$2,052.72
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$605.67

New escrow payment: \$735.35

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Melanie Louise Schwent
Print Name Middle Name Last Name

Case number (if known) 22-40780-MJH

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Alexa Martini Stinson Date 6/8/2023
Signature

Print Alexa Martini Stinson
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd. Suite 450
Number Street

Alpharetta, GA 30004
City

State ZIP Code

Contact Phone 470-321-7112

Email astinson@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 8, 2023, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Melanie Louise Schwent
6039 Stanwick Ln SE
Lacey, WA 98513

And via electronic mail to:

Ellen Ann Brown
Brown and Seelye
PO BOX 951090
South Jordan, UT 84095

Michael G. Malaier
2122 Commerce Street
Tacoma, WA 98402

United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101

By: /s/ Rachel Parker



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107



MELANIE L SCHWENT
6039 STANWICK LN SE
LACEY WA 98513

Analysis Date: April 27, 2023
Loan: [Redacted]
Property Address:
6039 STANWICK LN SE
LACEY, WA 98513

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Jul01, 2023	Prior Esc Pmt	July 01, 2022	Escrow Balance Calculation
P & I Pmt:	\$1,317.37	\$1,317.37	P & I Pmt:	\$1,317.37	Due Date: November 01, 2022
Escrow Pmt:	\$605.67	\$735.35	Escrow Pmt:	\$605.67	Escrow Balance: -\$3,900.62
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$4,845.36
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$424.76
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$1,923.04	\$2,052.72	Total Payment	\$1,923.04	Anticipated Escrow Balance: \$519.98

Shortage/Overage Information	Effective Jul01, 2023
Upcoming Total Annual Bills	\$8,529.45
Required Cushion	\$996.82
Required Starting Balance	\$1,993.61
Escrow Shortage	-\$1,473.63
Surplus	\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 996.82. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,421.58 or 1/6 of the anticipated payment from the account.

**** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from July 2022 to June 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	0.00	(2,286.90)
Jul 2022				217.46	* FHA MI	0.00	(2,504.36)
Aug 2022				217.46	* FHA MI	0.00	(2,721.82)
Sep 2022				217.46	* FHA MI	0.00	(2,939.28)
Oct 2022				217.46	* FHA MI	0.00	(3,156.74)
Oct 2022				1,980.10	* County Tax	0.00	(5,136.84)
Oct 2022				217.46	* FHA MI	0.00	(5,354.30)
Nov 2022		848.28			*	0.00	(4,506.02)
Dec 2022		514.48			* Escrow Only Payment	0.00	(3,991.54)
Dec 2022				217.46	* FHA MI	0.00	(4,209.00)
Jan 2023		2,137.67			* Escrow Only Payment	0.00	(2,071.33)
Jan 2023				217.46	* FHA MI	0.00	(2,288.79)
Jan 2023				1,977.51	* Hazard	0.00	(4,266.30)
Feb 2023		605.67			*	0.00	(3,660.63)
Feb 2023				212.38	* FHA MI	0.00	(3,873.01)
Mar 2023		605.67			*	0.00	(3,267.34)
Mar 2023				212.38	* FHA MI	0.00	(3,479.72)
Apr 2023		605.67			*	0.00	(2,874.05)
Apr 2023				2,001.69	* County Tax	0.00	(4,875.74)
Apr 2023				212.38	* FHA MI	0.00	(5,088.12)
					Anticipated Transactions	0.00	(5,088.12)
May 2023		P		212.38	FHA MI		(5,300.50)
Jun 2023		4,845.36 P		212.38	FHA MI		(667.52)
	\$0.00	\$10,162.80	\$0.00	\$8,543.42			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.



Analysis Date: April 27, 2023
Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year
THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$1,187.50. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$3,839.65, Paid Pre-Petition Amount \$2,652.15, Remaining Pre-Petition Amount \$1,187.50.

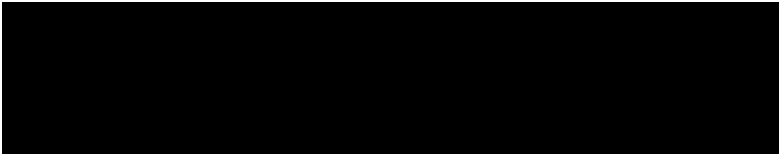
Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	519.98	1,993.61
Jul 2023	710.79	212.38	FHA MI	1,018.39	2,492.02
Aug 2023	710.79	212.38	FHA MI	1,516.80	2,990.43
Sep 2023	710.79	212.38	FHA MI	2,015.21	3,488.84
Oct 2023	710.79	2,001.69	County Tax	724.31	2,197.94
Oct 2023		212.38	FHA MI	511.93	1,985.56
Nov 2023	710.79	212.38	FHA MI	1,010.34	2,483.97
Dec 2023	710.79	212.38	FHA MI	1,508.75	2,982.38
Jan 2024	710.79	212.38	FHA MI	2,007.16	3,480.79
Feb 2024	710.79	1,977.51	Hazard	740.44	2,214.07
Feb 2024		212.38	FHA MI	528.06	2,001.69
Mar 2024	710.79	212.38	FHA MI	1,026.47	2,500.10
Apr 2024	710.79	2,001.69	County Tax	(264.43)	1,209.20
Apr 2024		212.38	FHA MI	(476.81)	996.82
May 2024	710.79	212.38	FHA MI	21.60	1,495.23
Jun 2024	710.79	212.38	FHA MI	520.01	1,993.64
	\$8,529.48	\$8,529.45			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 519.98. Your starting balance (escrow balance required) according to this analysis should be \$1,993.61. This means you have a shortage of 1,473.63. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months. We anticipate the total of your coming year bills to be 8,529.45. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$710.79
Surplus Reduction:	\$0.00
Shortage Installment:	\$24.56
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$735.35



If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826